

### 3010.20.20 INCOME STANDARD/PREMIUMS FOR MEDWorks

The income standard for MADW and MADI is 350% of the Federal Poverty Level. Only the income of the MEDWorks member is counted in the budget. Children/parent's income is not included, nor is income of a \*spouse included when determining MEDWorks eligibility.

#### Example 1:

Kyle and Erica are married, Kyle is disabled and has earned income; Erica is also employed but is not disabled.

Kyles gross monthly income ~~(after allowable deductions)~~ = \$3500

- Kyle is eligible for MEDWorks using only his income of \$3500

Ericas gross monthly income = \$5000

- She is not applying for Medicaid

Kyle is income eligible for MEDWorks, the next step is to determine his premium using their combined income:

- The combined income = \$8500
- Based on the chart below, Kyles premium payment is \$187

If both spouses are on MEDWorks, then each members income counts in their individual eligibility determination only, but their combined income counts in the premium calculation.

#### Example 2:

Steve and Kathy are married, they are both disabled and have earned income.

Steves gross monthly income ~~(after allowable deductions)~~ = \$1900

- Steve is eligible for MEDWorks using only his income of \$1900

Kathys gross monthly income ~~(after allowable deductions)~~ = \$2500

- Kathy is eligible for MEDWorks using only her income of \$2500

Both are income eligible for MEDWorks, the next step is to determine their premium using their combined income:

- The combined income = \$4400
- Based on the chart below, their combined premium payment is \$182

Effective March 1, 2024, the standard is \$4,393. Premiums are listed in the following table.

PREMIUMS	
Family Size	Monthly Gross Income Premium Amount

1	\$1883 to \$2197  \$48	\$2198 to \$2510  \$69	\$2511 to \$3138  \$107	\$3139 to \$3765  \$134	\$3766 to \$4393  \$161	\$4394 and over*  \$187
2	\$2555 to \$2981  \$65	\$2982 to \$3407  \$93	\$3408 to \$4259  \$145	\$4260 to \$5110  \$182	\$5111 to \$5962  \$218	\$5963 and over*  \$254

\* While spousal income of a MEDWorks member is not included in the initial budget calculation, the gross income is used to calculate the amount, if any, of the premium. An amount paid for private health insurance that covers the MEDWorks member is deducted from the premium amount<sup>7</sup>.

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<sup>7</sup> Indiana State Plan Attachment 2.6-A